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ABSTRACT

This instructional unit on housing is one of six Adult Competency Education Learning Modules designed for use in a program of competency-based instruction for students with reading levels of 4.0-7.5. It is self-contained and designed for immediate classroom use. Each module is a complete instructional package, including Adult Performance Level objectives, curriculum outline, pre/posttest with answer key, lesson plans, teacher and student activities, skill documentation, informational materials, and worksheets. A developmental math curriculum is incorporated into the module. To facilitate use of the modules in a math program, all math worksheets are presented at four varying levels of ability. A key to the math worksheet levels is provided. The six lessons in this module cover these topics: A Roof Over Your Head, It Costs Money, Needs and Choices, Want Ads, Housing Activity Cards, and Laws and Leases. (YLB)

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HOUSING

AN

ADULT COMPETENCY EDUCATION LEARNING MODULE

BY

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PREFACE

The original module was produced in Plainfield, New Jersey as part of an experimental project, "Adult Competency Education: Research and Curriculum Development." In the course of the project a program of competency-based education was developed and instituted; this module was created for and used in an actual instructional program.

The Project was sponsored by the Plainfield Board of Education. Contact person for the project was Charles T. Carter, Director of Adult and Continuing Education.

While the concept of competency-based education is gaining increasing acceptance among adult educators the implementation of programs based on the concept is lagging behind. This project is an effort to bridge the gap between the formulation of an educational theory and the expression of that theory in actual classroom experience. This transition could not have been made without the participation of the Adult Basic Education students who became involved in a program of competency-based instruction, used the materials as they were developed and revised, and contributed their ideas and responses. The Project Staff extends its deepest appreciation to the students involved in the Project.

The Project Staff also wishes to express gratitude to the fleet of skillful typists: Dorothy Willison, Shirley Gaines, Barbara O'Neill and Barbara Willison.

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INTRODUCTION TO THE LEARNING MODULES

The Adult Competency Education Learning Modules are instructional units designed for use in a program of competency-based instruction. Each module is a complete instructional package, including objectives, curriculum outline, lesson plans, teacher and student activities, skill documentation, materials and worksheets. Insofar as possible, the modules were designed for immediate classroom use; a teacher can familiarize himself with the contents and teach directly from the package without searching for or creating materials.

The packages were developed and tested in a program of competency-based education for Adult Basic Education students. Students who used the materials had reading levels of 4.0 to 7.5. While some materials are more difficult than others, reading materials included in the modules are within the grasp of this reading range. Students outside this range may find some of the materials useful as well.

I.

Competency-based education addresses itself to both academic skills and life-coping skills. The latter thrust centers on five (5) content areas: Consumer Economics, Health, Government & Law, Occupational Knowledge and Community Resources. Each Learning Module begins with CBAE Objectives covered within. The scope of a module is determined by the logical evolution of the lesson content. The lessons were not designed to exhaust each objective's subject matter; they rather present a quantity of content area material which can reasonably be taught as a unit.

II.

Following the Objectives is the Index to Lessons, a brief curriculum outline and guide to materials. The Index lists the Lessons to be presented, summarizes the content of each unit, and charts the necessary materials. Wherever possible actual materials (worksheets, answer keys, pamphlets, etc.) are included; the teacher wishing to teach from the module need only reproduce and distribute the material.

The Lessons within a module are designed to follow-up and reinforce one another. While lessons may be skipped or rearranged if the teacher desires, the teacher who does so should check both content area and skill development to be sure nothing critical is lost in the rearrangement.

III.

The Activity Outline for each lesson contains a step-by-step enumeration of student and teacher activities. Since the ABE population is varied in background and ability, instructional guidance in academic skills is limited; the emphasis is on student activities, with the teacher supplying instruction wherever necessary. Student activities usually refer directly to concrete materials; when a less structured activity--such as a discussion--is called for, questions are supplied or guidelines for discussion are included in the Activity Outline. On the Activity Outline sheet, each student activity is correlated with the ABE skills which are exercised by that particular activity. This skill documentation can be useful in scheduling lessons; the teacher can present lessons in sequence according to the complexity of the academic skills involved.

IV.

White pages, activity cards, and actual materials (labels, pamphlets, schedules) are intended for the student's use. Most worksheets have answer keys, permitting students to check their own work; some of the more subjective questions will require teacher evaluation.

Math: A developmental math curriculum has been incorporated into these modules. To facilitate use of the modules in a math program, all math worksheets have been prepared at 4 varying levels of ability. An interpretation of these levels follows.

KEY TO MATH WORKSHEET LEVELS

Level I Whole Numbers
Addition: Single and double digits. No carrying.
Subtraction: Single and double digits. No borrowing.
Multiplication: Single and double digits. No carrying.
Division: Short division. No regrouping.

Level II Whole Numbers
Addition: Single and multiple digits. Carrying.
Subtraction: Single and multiple digits. Borrowing.
Multiplication: Multiple digits. Carrying.
Division: Long division. Regrouping.

Level III Decimals
Addition: Multiple digits. No carrying.
Subtraction: Multiple digits. No borrowing.
Multiplication: Multiple digits. No carrying.
Division: Short Division. No regrouping. No decimals in division.

Level IV Decimals
Addition: Multiple digits. Carrying.
Subtraction: Multiple digits. Borrowing.
Multiplication: Multiple digits. Carrying.
Division: Long Division. Regrouping. Rounding Off.

Math worksheets are characterized in the upper margin according to level and operation: for example, a sheet labeled II. A/S would contain problems in addition and subtraction on Level II.

Note: because of the functional similarities between levels I and III (the only difference being the decimal point) teachers may find it possible to introduce decimals at an early stage, in conjunction with level I. This enhances the authenticity of the lessons, since very few of our money transactions occur entirely with whole numbers.

HOUSING

APL Area	Consumer Economics
APL Objectives:	CE 1 To build an oral and written consumer economics vocabulary.
	CE 13 To determine housing needs and to know how to obtain housing and utilities based on those needs.
Related APL Objective:	CE 4 To be aware of the basic principles of money management, including knowing the basics of consumer decision-making.

COMPETENCY BASED ADULT EDUCATION
LEARNING MODULE

CURRICULUM OUTLINE	MATERIALS
I. Lesson 1: A Roof Over Your Head	
A. Stimulus Activity: Show Mississippi ETV Videotape -- Just Around the Corner, "Housing Needs" and discuss	Videotape -- Just Around the Corner, "Housing Needs" (published by Cambridge Book Company)
OR	
Lead a discussion of students' housing experiences, needs, problems, questions. Where do people live? Why? How do they find housing?	
B. Read article, "A Roof Over Your Head," and write answers to comprehension questions in Exercise 1, Understanding What You Read	Article, p. 3 - 4 Questions, p. 4 Answer Key, p. 15
C. Study housing vocabulary	Worksheet, p. 5 - 6
D. Complete Exercise 2, Using the Context	Worksheet, p. 7 Answer Key, p. 15
E. Read, discuss, and/or write answers to Questions About Housing	Worksheet, p. 8
F. Study Grammar Lesson 1: Verbs	Worksheet, p. 9
G. Complete Exercise 3, Finding Verbs; then use housing vocabulary in original sentences	Worksheet, p. 10 Answer Key, p. 15
H. Study Grammar Lesson 2: Capitalization	Worksheet, p. 11

CURRICULUM OUTLINE	MATERIALS
I. Complete Exercise 4, Capitalization	Worksheet, p. 11 - 13 Answer Key, p. 16 - 17
J. Study Grammar Lesson 3: Contractions and Abbreviations	Worksheet, p. 13
K. Complete Exercise 5, Contractions and Abbreviations	Worksheet, p. 13 Answer Key, p. 18 - 19
L. Read Lesson, "Security Deposits"	Worksheet, p. 13 - 14
M. Complete Exercise 6, Context Clues	Worksheet, p. 14
II. Lesson 2: It Costs Money	
A. Study computation lesson, Finding Security Deposits	Worksheet, p. 2
B. Complete appropriate Addition, Subtraction, Multiplication, Division, and word problems	
Level I A/S, M/D, Word Problems	Worksheet, p. 3 Answer Key, p. 4
Level II A/S, M/D, Word Problems	Worksheet, p. 5 Answer Key, p. 6
Level III A/S, M/D, Word Problems	Worksheet, p. 7 Answer Key, p. 8 - 9
Level IV A/S, M/D, Word Problems	Worksheet, p. 10 Answer Key, p. 11 - 12

CURRICULUM OUTLINE	MATERIALS
III. Lesson 3: Needs and Choices	
A. Housing Options	
Complete chart listing various housing options, discuss experiences, and list advantages and disadvantages of each type; compare with sample chart	Worksheet, p. 2 Answer Key, p. 3
B. Housing Needs	
Construct outlines listing 1. sources of housing information, 2. factors to consider when choosing housing	Worksheet, p. 4
Compare with sample outline	Answer Key, p. 5
IV. Lesson 4: Want-Ads	
A. Read newspaper want-ads, expand abbreviations, and answer comprehension questions	Worksheet, p. 2 - 3 Answer Key, p. 4 - 5
B. Study more newspaper ads; complete	
1. Exercise I, Who May Apply?	Worksheet, p. 6 Answer Key, p. 8
2. Exercise II, Words in Context	Worksheet, p. 6 Answer Key, p. 9
3. Exercise III, Do You Believe?	Worksheet, p. 7 Answer Key, p. 9

CURRICULUM OUTLINE	MATERIALS
V. Lesson 5: Housing Activity Cards	
A. Using the appropriate level worksheet and the classified section of a local newspaper, complete computation and problem-solving exercises to determine suitable housing for families and situations presented	Local newspaper
Level 1 A/S, M/D Housing Activity Cards (Computation and word problems)	Worksheet, p. 2
Level II A/S, M/D Housing Activity Cards (Computation and word problems)	Worksheet, p. 3
Level III A/S, M/D Housing Activity Cards (Computation and word problems)	Worksheet, p. 4
Level IV A/S, M/D Housing Activity Cards (Computation and word problems)	Worksheet, p. 5
B. Use local city map to determine proximity of services	Local city map
C. Present findings to class and discuss	Worksheet (appropriate level) Local city map Local newspaper
VI. Lesson 6: Laws and Leases	
A. Stimulus Activity: Show Mississippi ETV Videotape -- Just Around the Corner, "Moving In," and discuss	Videotape -- Just Around the Corner, "Moving In" (published by Cambridge Book Company)

CURRICULUM OUTLINE	MATERIALS
OR	
Alternate Stimulus: Role-play tenant/landlord dispute over 1. tenant's rowdy behavior 2. landlord's refusal to make repairs	
B. Read article, "The Lease"	Worksheet, p. 3
C. Study vocabulary relating to leases and complete vocabulary exercise	Worksheet, p. 3 - 4
D. Study basic lease and answer comprehension questions	Worksheet, p. 5 - 6 Answer Key, p. 17
E. Study lesson, "Digging Your Clause In"	Worksheet, p. 7 - 9
F. Answer comprehension questions on sample clauses	Worksheet, p. 9 - 10 Answer Key, p. 11 - 12
G. Read article, "N. J. Has Strict Tenant Laws," and study vocabulary drawn from story	Worksheet, p. 13 - 14
H. Read poster on Discrimination	Worksheet, p. 15
I. Answer comprehension questions on "Housing and the Law" based on newspaper article and poster	Worksheet, p. 16 Answer Key, p. 17

CBAE Activities	ABE Skills
Stimulus:	
Student views and discusses a video tape on housing needs	Speaking and listening Problem-solving
Alternate Stimulus:	
Student participates in discussion of housing experiences, needs, problems, questions. Where do people live? Why? How do they find housing?	Speaking and listening Problem-solving
Student reads article on basic purpose and value of housing	Reading: main idea details getting facts context drawing conclusions inference
Student completes Exercise 1, Understanding What You Read, for reading comprehension	Reading Writing
Student reads and studies a list of vocabulary words related to housing	Reading Vocabulary Spelling
Student completes Exercise 2, Using the Context	Reading: context clues Vocabulary Spelling
Student reads, discusses, and/or writes answers to Questions about Housing	Reading Writing Speaking and listening
Student examines through these questions his experiences, values, and information as they relate to housing needs	Problem-solving

Student studies grammar Lesson I: Verbs	Reading Grammar Verbs
Student completes Exercise 3: finding verbs, using Housing vocabulary	Grammar Reading Vocabulary
Student uses vocabulary words in original sentences	Writing Vocabulary Spelling
Student studies grammar Lesson II: Capitalization	Reading Grammar: capitalization
Student completes Exercise 4, Capitalization, in reading passage dealing with a housing situation	Grammar Reading
Student studies grammar Lesson III: Contractions and Abbreviations	Reading Grammar: contractions abbreviations
Student completes Exercise 5, Contractions and Abbreviations, in which he distinguishes between the two and writes out all words in full	Grammar Reading Writing
Student reads Reading Lesson (Using the Context): "Security Deposits"	Reading: main idea details context
Student completes Exercise 6, Context Clues	Reading: context Vocabulary

A ROOF OVER YOUR HEAD

The turtle carries his shelter with him. Birds build nests. Bears find caves. Rabbits dig holes. And people build houses.

Everybody has to live somewhere. Shelter, along with food and clothing, is one of the basic necessities of life. Whether it be a mansion, a row house, an apartment, a log cabin, or a tent, each type of shelter has the same purpose: to protect us from the environment. Our housing keeps us warm, protects us from rain and snow, shields us from sun and wind.

If protection from weather were the only thing we asked from our housing, we could all live happily in tents. What other things does housing provide?

One benefit is security. We lock the doors at night to keep out intruders; we lock up when we go out to protect our possessions. Without a secure place, we would have no protection. We also want our home to be secure from danger, fire hazards, unsafe conditions.

Another benefit is privacy. In our homes we have a place of our own where we can be alone, or with the family. Together with privacy goes independence. Often the first thing a young person does when he gets a job is to look for his own apartment. To this person, housing means freedom; it also means taking on some responsibilities.

Another factor is convenience. We want our homes to help make our lives easier. We want a place that will help us prepare to face the day and go about our business. Imagine you lived in a log cabin without electricity or water. Your whole day would be taken up with surviving!

Still another factor is pleasure. We want the kind of place that will please us. We want it to look nice. We want to feel comfortable there.

Almost anyplace will do to simply keep us off the streets. It is the other factors, and their importance to us that will determine what kind of housing we look for.

Exercise 1: Understanding What You Read

1. Name 3 benefits we expect from housing.
2. What is the basic purpose of housing?
3. What does "security" mean?
4. Are all houses equally secure?
5. Why is pleasure an important factor?
6. Of the factors mentioned, which is most important to you? Why?

HOUSING VOCABULARY

apartment:	a set of rooms (in a larger building) which is rented
landlord:	the person or company who owns the building
tenant:	the person who rents the apartment
lease:	a written contract between landlord and tenant
rent:	(noun) the amount you pay for the use of something: "My rent is $200." (verb) to pay for the use of something: "I'd like to rent this room."
lessor:	landlord
lessee:	tenant
superintendent:	the person who takes care of the apartment building
maintenance:	upkeep (such as repairs, plumbing, painting, yard work)
utilities:	services such as gas, electricity, telephone
sublet:	to rent your apartment to someone else
furnished:	an apartment with furniture
unfurnished:	an apartment without furniture
efficiency:	a one-room apartment
studio:	same as efficiency
garden apartment:	a low-rise apartment building complex, with buildings only two stories high
duplex:	a two-family house
two-family house:	a house divided into two separate sections
realtor:	agent whose business is to buy and sell property. Some also deal in rentals
broker:	agent who finds housing for a fee
agency:	a company which finds housing for a fee, either from the owner or from the renter

mortgage: payments made toward buying a house

property tax: a tax paid by property owners (home-owners, landlords)

negotiable: open for discussion

liability: legal responsibility

refurbish: fix up, repair, repaint

security deposit: a sum of money (usually in 1½ months' rent) paid when you take an apartment and returned when you leave, minus any charges for repairs or damage

relocate: move

renovate: to make over, fix, repair

condominium: an apartment which is bought rather than rented. A monthly fee for maintenance is usually charged

co-op: a building owned by the tenants rather than by a landlord

equity: money value of property. When you own a house, you build up equity as the house increases in value. Money paid in rent, on the other had, is simply gone

classified ad: advertisement placed in the newspaper; also called "want-ad"

Exercise 2: Using the Context

Choose a word from the vocabulary list to fit the blanks in these sentences.

1. When a pipe leaks, I call the _____.

2. I pay rent to my _____.

3. My company is transferring me to Florida; when I _____, I'll _____ my apartment.

4. Did you read the _____ carefully before you signed it?

5. Charlene went to a _____ to help find an apartment, and ended up paying a high fee.

6. I'm going to buy a _____ so I can build up some _____.

7. I don't have even a chair of my own. I'll look for a _____ apartment.

8. I was late paying my _____ bill, so they turned off the electricity.

9. A new program lets people buy old houses for a few dollars and _____ them.

10. I'm tired of mowing the lawn. I'll move to an apartment and let someone else be responsible for the _____ of the property.

QUESTIONS ABOUT HOUSING

1. What living arrangements have you experienced in your life? (e.g. - Living with parents, friends, marriage, in-laws, etc.) What were the advantages and disadvantages of each arrangement?

2. What are some sources of housing information? How would you begin to look for an apartment?

3. What things influence a family's housing needs? What things must be considered in choosing housing?

4. What are the advantages and disadvantages of renting a furnished apartment versus an unfurnished apartment?

5. Under what circumstances would renting a room be better than renting a whole apartment?

6. Is it better to <u>rent</u> housing or <u>buy</u> it? What are the advantages and disadvantages of each?

7. Describe your ideal housing situation. What would you look for in the perfect place to live?

8. What are the best and worst things about the places in which you have lived?

GRAMMAR

Lesson I: Verbs

Remember: Verbs include mental action, ("think" - "know")
physical action ("walk" - "see"), and being.

The verb "to be"

(present)		(past)	
I am	we are	I was	we were
you are	you are	you were	you were
he, she, it is	they are	he, she, it was	they were

(future)

I will be	we will be
you will be	you will be
he, she, it will be	they will be

Remember: to find the verb in a contraction:

I'm = I am

They're = They are

it's = it is

Watch out for two-part verbs! (Verbs with helping words)

1. present: I am moving out. I do not want any.
2. past: I have gone there. I didn't mean it.
3. future: I will do it. I won't come.

Exercise 3: Finding Verbs.

Circle the verbs in the following sentences. Write out verbs found in contractions. (Example: "won't do" = will not do)

1. I'm looking for a studio apartment. Do you know of any furnished efficiencies?
2. My landlord wrote a new lease this year. It says that the tenant will pay all utilities.
3. Do you think a realtor could locate an unfurnished garden apartment?
4. I went to a broker who promised me an air-conditioned duplex with a yard for my dog. The agency fee was $40, but the only houses they showed me were in the classified ads.
5. The landlord is the lessor, and the tenant is the lessee.
6. The superintendent won't fix my sink. It's completely clogged!
7. My apartment was renovated; I hope my rent won't rise.
8. I found a job in another state, so I'll relocate. There are 6 months left on my lease; I'll sublet my apartment.
9. The ad said "rent negotiable," but the price was too high.
10. I'm tired of paying property tax and mortgage payments; maybe I'll move to an apartment.

VOCABULARY LESSON:

Use the underlined vocabulary words in a sentence of your own. Be sure your sentences show the meanings of the words.

GRAMMAR

LESSON II: CAPITALIZATION

READ THE FOLLOWING PASSAGE: It was written without capital letters. Capitalize where necessary. Remember, use a capital letter for:

1. Proper nouns: The names of specific persons, places or things.

   example: a city - Plainfield

   telephone bill - Bill Smith

   the man - James

2. The first letter of every sentence.

   example: It's cold today.

3. The pronoun "I".

   example: I'm on my way. I know I can do it.

   Maybe I'll look for an apartment.

4. The names of days and months.

   example: We'll be there on the first Sunday in June.

5. Titles of offices, companies, books, newspapers, etc.

   example: Check the classified ads in the Courier-News.

6. Initials which form part of name or title:

   example: Richard M. Nixon

   E. J. Korvette's

Exercise 4: Capitalization

CAPITALIZE WHERE NECESSARY:

d. c. and timmy wanted to find their own apartment. they started looking on monday. they read all the ads in monday's courier-news but found nothing. on tuesday they bought the plainfield courier, the elizabeth journal, and the newark star ledger. "we'll have to find something in all these papers," said d. c. "look," she continued, "here's a 1 b.r. apt., central loc." "sure, said timmy. "2000 w. 8th st. that's

out in the middle of nowhere, d.c.," replies timmy. "with that old car we've got, we'd better find something closer to town." "o.k., timmy," sighed d.c., 'i'll try an agency tomorrow. look at this one - 'home-finders inc.' -- their ads all sound terrific!"

"that'll be forty dollars, miss," said the agent at home-finders inc. "sure," said d. c., "you've got some great apartments in the courier-news. they'll be worth $40. what about this one i've circled, 'duplex apt., kids, pets, o.k. $50! that's perfect for us. can i see it?" "oh, i'm sorry, that's gone already -- here's the list of current apartments." "i've seen these before," said d. c. "i wonder where? let's see ... 2000 w. 8th st... wait a minute! these are the same as the lists in the classified ads -- you've got the same apartments i've already seen! i want my money back!" "sorry," said the agent, "the fee is non-refundable." "but you didn't find me an apartment," cried d. c. "there's no guarantee in our contract," answered the agent, "we simply promised to supply a list."

d. c. went home, thoroughly discouraged. it's a lot harder than i imagined," she told timmy. "let's just stay where we are, i'm tired of looking. we're out forty dollars and there's nothing to show for it. i'm willing to just give up." "don't worry about it now," suggested timmy, "let's sleep on it."

on thursday d. c. decided to try again. she called mrs. miller of the new realty co. "will i have to pay a fee?" she asked. "on some apartments there's no fee to the tenant; on others there's a commission if you take the apartment." "that's a better deal than $40 for nothing," said d. c. "i've a nice efficiency available now," said mrs. miller, "if you'd like to see it." "we'll be over this afternoon!" she said.

the apartment was small but d. c. saw possibilities in it; the location was good, the rent was low, and there was no fee. "it's perfect!" she exclaimed. "i don't know," timmy hesitated. "we'll take it, won't we?" said d. c.; he agreed; and they were on their own at last.

GRAMMAR

LESSON III: CONTRACTIONS AND ABBREVIATIONS

STUDY THE UNDERLINED WORDS IN THE STORY. Some are contractions; some are abbreviations. Both are ways to shorten words by leaving out letters. A contraction combines two words, replacing the left-out letters with an apostrophe. (')

Example: I will - I (wi)ll = I'll
There is - There (i)s = There's

An abbreviation shortens one word by leaving out letters; it should end with a period.

Example: apartment - ap(ar)t(ment) = apt.
company - co(mpany) = co.

Exercise 5: Contractions and Abbreviations

Put the underlined words from the story into two groups: Contractions and abbreviations. Then write out all the words.

Example: that'll - contraction = that will
apt. - abbreviations = apartment

"SECURITY DEPOSITS"

READING LESSON: USING THE CONTEXT

It is illegal for a landlord to charge more that 1½ times your monthly rent for the security deposit. 1½ months' rent is the maximum security allowed by law. The landlord must deposit this money in a bank account. When the lease expires, your security deposit must be returned to you, plus any interest it has accumulated. However, if there is damage to the apartment, the land-

lord can deduct the cost of repairs.

Exercise 6: Context Clues

The meanings of words can change, depending on the context or surroundings. STUDY THE UNDERLINED WORDS: see how they are used. Then match the meanings below with the underlined words.

maximum	illegal	deposit	charge
a. high	a. unlawful	a. money to be held	a. run towards
b. most	b. unfair	b. statement of money	b. set a price
c. great	c. disrespectful	c. money put in the bank	c. account

interest	accumulated	damage	deduct
a. attention	a. lost	a. leakage	a. take out
b. inside	b. gathered	a. harm	b. vent
c. extra money	c. decided	c. rummage	c. decide

Exercise 1: Understanding What You Read

1. Housing offers protection from the environment; security; privacy; independence; convenience; pleasure.
2. The basic purpose of housing is to protect us from the environment.
3. Security means safety; protection from intruders, burglars, fire, safety hazards.
4. No. Some places are very unsafe, with high risk of crime, fire or injury.
5. We spend a lot of time in our house, apartment, or room. Making it a pleasant place helps us express ourselves, makes us feel good. An unpleasant place can be depressing.
6. ----------

Exercise 2: Using the Context

1. superintendent
2. landlord
3. relocate - sublet
4. lease
5. broker (realtor; agency)
6. condominium - equity
7. furnished
8. utility
9. renovate
10. maintenance

Exercise 3: Finding Verbs

1. am looking; Do know
2. wrote; says; will pay
3. do think; could locate
4. went; promised; was; showed; were
5. is; is
6. will (not) fix; is
7. was renovated; hope; will (not) rise
8. found; will relocate; are; will sublet
9. said; was
10. am; will move

Exercise 4: Capitalization

D. C. and Timmy wanted to find their own apartment. They started looking on Monday. They read all the ads in Monday's Courier-News but found nothing. On Tuesday they bought the Plainfield Courier, the Elizabeth Journal, and the Newark Star Ledger. "We'll have to find something in all these papers," said D. C. "Look," she continued, "here's a 1 b.r. apt., central loc." "Sure," said Timmy,"2000 W. 8th St. - that's out in the middle of nowhere, D. C.", replied Timmy. "With that old car we've got, we'd better find something closer to town." "O.K., Timmy," sighed D. C., "I'll try an agency tomorrow. Look at this one -'Home-Finders, Inc.' -- their ads all sound terrific!"

That'll be forty dollars, Miss," said the agent at Home-Finders,Inc. "Sure," said D. C., "you've got some great apartments in the Courier-News. They'll be worth $40. What about this one I've circled, 'duplex apt., kids, pets, O.K. $50! That's perfect for us. Can I see it?" "Oh, I'm sorry, that's gone already -- here's the list of current apartments." "I've seen these before," said D. C. "I wonder where? Let's see ... 2000 W. 8th St. ... wait a minute! These are the same as the lists in the classified ads -- you've got the same apartments I've already seen! I want my money back!" "Sorry," said the agent, "the fee is non-refundable." "But you didn't find me an apartment," cried D. C. "There's no guarantee in our contract," answered the agent, "we simply promised to supply a list."

D. C. went home, thoroughly discouraged. "It's a lot harder than I imagined," she told Timmy. "Let's just stay where we are, I'm tired of looking. We're out forty dollars and there's nothing to show for it. I'm willing to just give up." "Don't worry about it now," suggested Timmy,

"let's sleep on it."

On Thursday D. C. decided to try again. She called Mrs. Miller of the New Realty Co. "Will I have to pay a fee?" she asked. "On some apartments there's no fee to the tenant; on others there's a commission if you take the apartment. "That's a better deal than $40 for nothing," said D. C. "I've a nice efficiency available now," said Mrs. Miller, "if you'd like to see it." "We'll be over this afternoon!" she said.

The apartment was small but D. C. saw possibilities in it; the location was good, the rent was low, and there was no fee. "It's perfect!" she exclaimed. "I don't know," Timmy hesitated. "We'll take it, won't we?" said D. C.; he agreed; and they were on their own at last.

Exercise 5: Contractions and Abbreviations

1.	We'll	contraction	we will
2.	here's	contraction	here is
3.	b.r.	abbreviation	bedroom
4.	apt.	abbreviation	apartment
5.	loc.	abbreviation	location
6.	W.	abbreviation	West
7.	St.	abbreviation	Street
8.	that's	contraction	that is
9.	we've	contraction	we have
10.	we'd	contraction	we had
11.	I'll	contraction	I will
12.	Inc.	abbreviation	Incorporated
13.	That'll	contraction	That will
14.	you've	contraction	you have
15.	They'll	contraction	They will
16.	I've	contraction	I have
17.	apt.	abbreviation	apartment
18.	That's	contraction	That is
19.	I'm	contraction	I am
20.	that's	contraction	that is
21.	here's	contraction	here is
22.	Let's	contraction	Let us
23.	W.	abbreviation	West
24.	St.	abbreviation	Street
25.	ads	abbreviation	advertisements

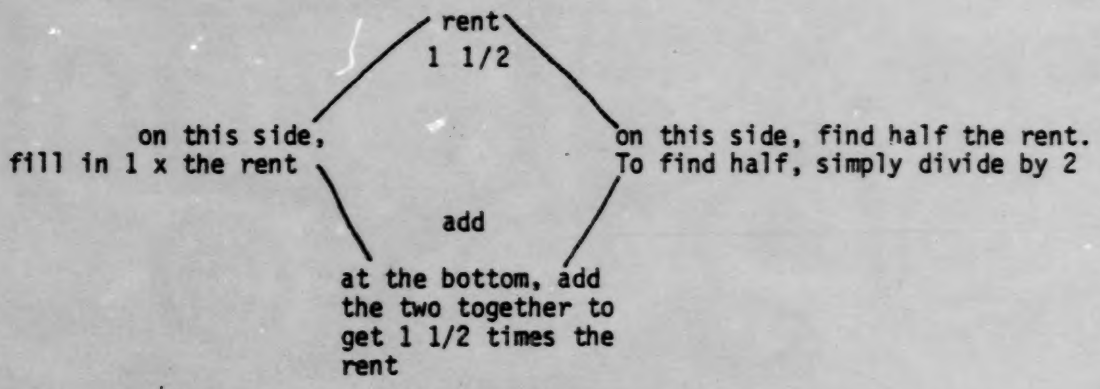
26.	you've	contraction	you have
27.	I've	contraction	I have
28.	didn't	contraction	did not
29.	There's	contraction	There is
30.	It's	contraction	it is
31.	Let's	contraction	Let us
32.	I'm	contraction	I am
33.	We're	contraction	We are
34.	there's	contraction	there is
35.	I'm	contraction	I am
36.	Don't	contraction	Do not
37.	let's	contraction	let us
38.	Co.	abbreviation	Company
39.	there's	contraction	there is
40.	there's	contraction	there is
41.	That's	contraction	that is
42.	I've	contraction	I have
43.	you'd	contraction	you would
44.	We'll	contraction	we will
45.	It's	contraction	It is
46.	don't	contraction	do not
47.	We'll	contraction	We will
48.	won't	contraction	will not

IT COSTS MONEY

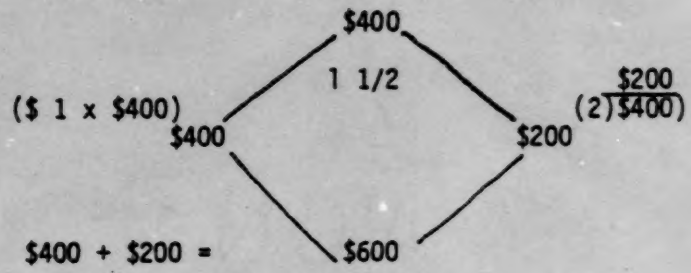
CBAE Activities	ABE Skills
Student learns maximum legal security deposit	Reading: facts
Student learns method of computing 1-1/2 times as given amount	Reading Following directions Problem-solving Computation: addition division
Student works exercises on finding security deposit	Computation: addition division
Student learns concept of budgeting one-fourth of one's income for housing	Reading: facts
Student works exercises on finding housing budget	Computation: division Problem-solving
Student works word problems involving housing situations including: budgeting a housing allowance security deposit planning expenses choosing best housing	Problem-solving Computation: addition subtraction multiplication division Whole numbers and decimals

FINDING SECURITY DEPOSITS

The maximum legal security deposit is 1 1/2 times your monthly rent. An easy way to find 1 1/2 months' rent is to use the diamond method:

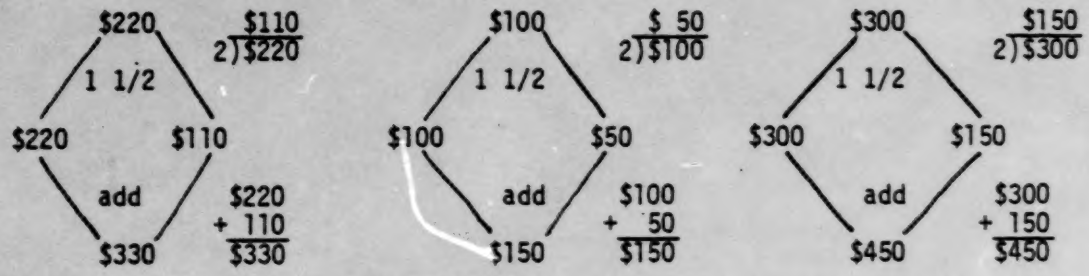

rent
1 1/2
on this side, fill in 1 x the rent
on this side, find half the rent. To find half, simply divide by 2
add
at the bottom, add the two together to get 1 1/2 times the rent

See how the diamond method makes it easy to find 1 1/1 months' rent for a $400 rent:



We find that 1 1/2 times $400 is $600.

Study these examples:



I. A/S M/D

A. Security Deposit: Find 1 1/2 months' rent for these apartments:

1. $226 2. $240 3. $260 4. $606 5. $420

6. $440 7. $120 8. $106 9. $462 10. $222

B. IT IS RECOMMENDED THAT YOU SPEND ABOUT ONE-FOURTH OF YOUR INCOME ON HOUSING. ONE FOURTH OF YOUR MONTHLY INCOME IS ABOUT THE SAME AS ONE WEEK'S PAY, SINCE THERE ARE ABOUT 4 WEEKS IN A MONTH. To find one-fourth of a number, divide by 4.

Figure the monthly housing budget for these incomes:

1. $840/mo. 2. $884/mo. 3. $165/wk. 4. $1200/mo. 5. $480/mo.

C. 1. Patty Penthouse earns $6 an hour. She works 40 hours. Taxes take out $30. How much can she spend on housing each month?

2. Vanessa is renting a new apartment at $200 a month. She must pay the first month's rent plus 1 1/2 months' security. How much money does she need?

3. When Henry moves from his $222-a-month apartment, he will get back his security deposit (1 1/2 months' rent) less $30 for damages. How much more will he need to pay one month's rent plus 1 1/2 months' security for his new $402-a-month apartment?

4. Roy and Dolly have 2 children - Roy, Jr., age 10, and Dolly, Jr., age 5. Together they earn $1680 a month. Which apartment should they choose?

a. 2 b.r. apt., good loc., parking, $350, security, references. 753-3350

b. 6 rooms, garden apt., walk to shopping, church, near transpo., $525.

c. 3 b.r. duplex, yd., attic, no pets, $440.

I. A/S M/D ANSWERS

A. 1. $226 / $226 $113 / $339

2. $240 / $240 $120 / $360

3. $260 / $260 $130 / $390

4. $606 / $606 $303 / $909

5. $420 / $420 $210 / $630

6. $440 / $440 $220 / $660

7. $120 / $120 $60 / $180

8. $106 / $106 $53 / $159

9. $462 / $462 $231 / $693

10. $222 / $222 $111 / $333

B. 1. $210 (4)$840 2. $221 (4)$884 3. $165 4. $ 300 (4)$1200 5. $120 (4)$480

C. 1. 40 x 6 = $240 — $240 - 30 = $210 — She can spend $210 a month (one week's pay)

2. To find 1 1/2 months' rent: $200 / $200 $100 / $300

$200 1 mo.
+ 300 1 1/2 mo.
$500 total she must have

3. a. He'll get back: $222 / $222 $111 / $333

$333 deposit
- 30 damages
$303

b. He must pay: $402 / $402 $201 / $603

$603 security
+ 402 rent
$1005

c. He needs: $1005 - 303 = $ 702 more

4. $ 420 (4)$1680 Their housing allowance is $420 a month

a. is within the range but too small
b. is bigger but too expensive
c. is slightly above the range but otherwise O.K. It is the best choice.

II. A/S M/D

A. Security Deposit: Find 1 1/2 months' rent for these apartments:

1. $232 2. $478 3. $360 4. $250 5. $180

6. $196 7. $174 8. $432 9. $322 10. $234

B. IT IS RECOMMENDED THAT YOU SPEND ABOUT ONE-FOURTH OF YOUR INCOME ON HOUSING. ONE FOURTH OF YOUR MONTHLY INCOME IS ABOUT THE SAME AS ONE WEEK'S PAY, SINCE THERE ARE ABOUT 4 WEEKS IN A MONTH.

To find one-fourth of a number, divide by 4.

Figure the monthly housing budget for these incomes:

1. $496/mo. 2. $572/mo. 3. $220/wk. 4. $940/mo. 5. $780/mo.

C. 1. Hedda Highrise earns $4 an hour. She works 35 hours a week. Taxes take $25. How much should she spend on housing each month?

2. Burt is looking at a new apartment which costs $250 a month. He must pay the first month's rent plus 1 1/2 months' security. How much money does he need?

3. Denise is moving from her $190-a-month apartment to a $230-a-month place. She'll get back her 1 1/2 months' security deposit except for $28 damage costs. She has $150 in the bank. a. How much more does she need for the new apartment's first month's rent plus 1 1/2 months' security? b. If she can save $17 a week, how many weeks will it take her to save that amount?

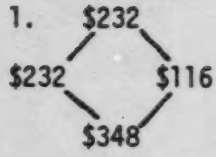
4. Reggie and Ethel are retired. They receive $832 a month social security and pension. Reggie has arthritis. Which apartment should they choose?

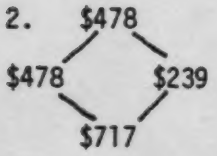
a. Mod. 3 rm., heat, h.w. incl., $200.

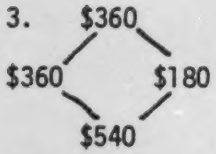
b. Studio, sub-let, pref. working man. $250.

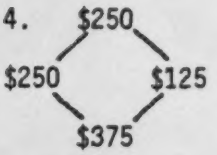
c. 4 rooms, 2nd floor, convenient, $200.

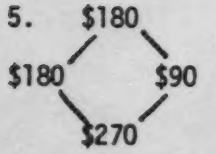
II. A/S M/D ANSWERS

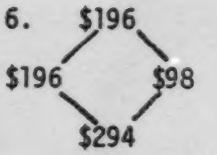
A. 1. 

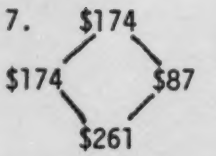
2. 

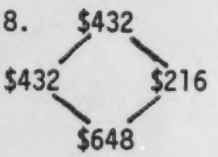
3. 

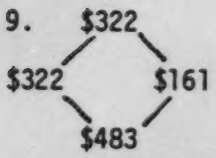
4. 

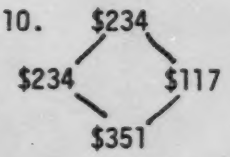
5. 

6. 

7. 

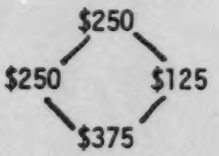
8. 

9. 

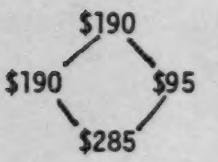
10. 

B. 1. $4)\overline{\$496}$ \$124 2. $4)\overline{\$572}$ \$143 3. \$220 4. $4)\overline{\$940}$ \$235 5. $4)\overline{\$780}$ \$195

C. 1. 35 x 4 = \$140 \$140 - 25 = \$115 is her allowance

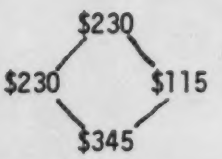
2. Security: 

\$375 security
+ 250 month's rent
\$625 total he needs

3. She'll get back: 

\$285 - 28 = \$257

She has: \$150 + 257 = \$407

She must pay: 

\$345 + 230 = \$575

a. She needs: \$575 - 407 = \$ 68 more

b. $\$17)\overline{\$68}$ 4 4 weeks
68

4. $4)\overline{\$832}$ \$208 Their allowance is \$208 a month

(a.) big enough and cheap enough.

b. a studio is very small for 2 people, and it is expensive.

c. although bigger than and for the same price, the 2nd floor would be rough on Reggie's arthritis.

III. A/S M/D

A. Security Deposit: Find 1 1/2 months' rent for these apartments:

1. $126.40 2. $420.44 3. $242.42 4. $444.62 5. $200.60

6. $412.12 7. $120.20 8. $210.10 9. $662.40 10. $102.44

B. IT IS RECOMMENDED THAT YOU SPEND ABOUT ONE-FOURTH OF YOUR INCOME ON HOUSING. ONE FOURTH OF YOUR MONTHLY INCOME IS ABOUT THE SAME AS ONE WEEK'S PAY, SINCE THERE ARE ABOUT 4 WEEKS IN A MONTH.

To find one-fourth of a number divide by 4.

Figure the monthly housing budget for these incomes:

1. $842.00/mo. 2. $225/wk 3. $482.40/mo. 4. $1282/mo. 5. $882/mo.

C. 1. Cindy Mypad earns $4.11 an hour. She works 40 hours a week. Taxes take $32. How much should she spend on housing each month?

2. Marvin Gardens is renting a new apartment for $210.10 a month. He must pay the first month's rent plus 1 1/2 months' security. How much money does he need?

3. H. D. Block wants to move. His old apartment rented for $220.20 a month. He'll get back 1 1/2 months' security, less $20 damage. His new apartment will rent for $422.20. He must pay the first month's rent plus 1 1/2 months' security. How much more money does he need?

4. Jaime and Steve Hipp have a small daughter and 2 cats. Their total income is $882 a month. They have a new car. Which apartment should they choose?

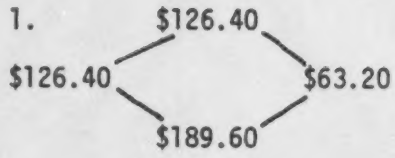
a. 1 b.r. apt., nice location, mature couple preferred, ref., $200.

b. 4 room apt., immed. occ., good location, parking, $230 + utilities.

c. 2 b.r., near transportation, util incl., no pets $220.

III. A/S M/D ANSWERS

A. 1.



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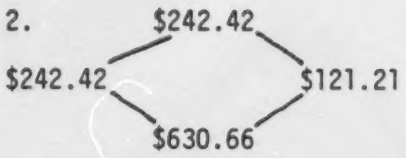

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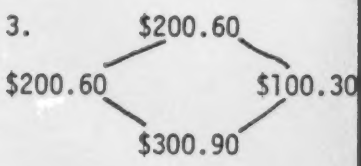

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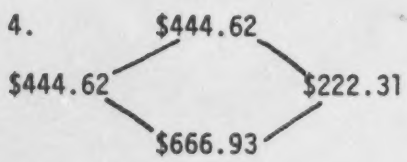

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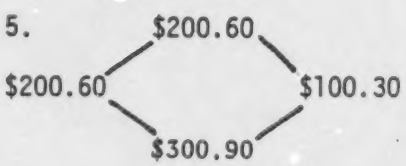

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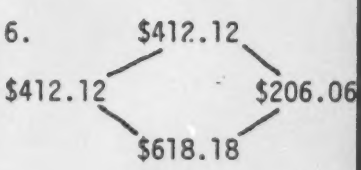

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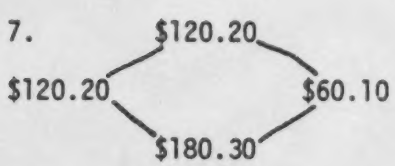

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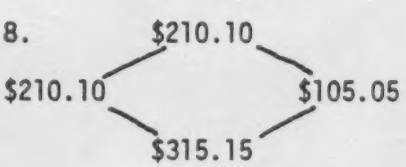

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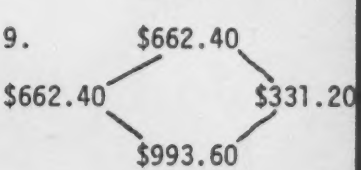

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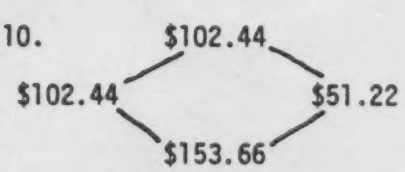
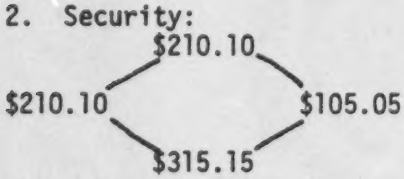


B. 1. $210.50 2. $225 3. $120.60 4. $ 320.50 5. $220.50
4)$832.00 4)$482.40 4)$1282.00 4)$882.00

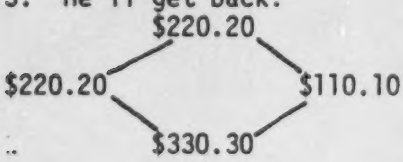
C. 1. $4.11 $164.40 She should spend about $132.40.
x 40 - 32.00
$164.40 $132.40

2. Security:



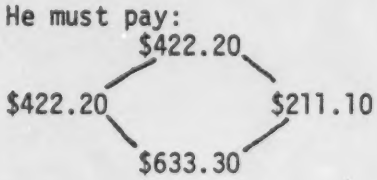
$315.15 security
+ 210.10 month rent
$525.25 total he'll need.

3. He'll get back:



$330.30 deposit
- 20.00 damage
$310.30

He must pay:



He needs: $1055.50
- 310.30
$ 745.20 more

$633.30 security
+ 422.20 rent
$1055.50

III. A/S M/D ANSWERS

4. $\begin{array}{r} \$220.50 \\ 4\overline{)\$882.00} \end{array}$ Their housing allowance is $220.50 a month

a. too small

b. a bit high-priced but the right size, has parking

c. they don't need to be near transportation; more important, their cats would not be allowed

IV. A/S M/D

A. Security Deposit: Find 1 1/2 months' rent for these apartments:

1. $275 2. $315 3. $225 4. $135 5. $155

6. $215 7. $259 8. $333 9. $405 10. $199

B. IT IS RECOMMENDED THAT YOU SPEND ABOUT ONE-FOURTH OF YOUR INCOME ON HOUSING. ONE FOURTH OF YOUR MONTHLY INCOME IS ABOUT THE SAME AS ONE WEEK'S PAY, SINCE THERE ARE ABOUT 4 WEEKS IN A MONTH.

To find one-fourth of a number, divide by 4.

Figure the monthly housing budget for these incomes:

1. $12,500 a year 2. $755 a month 3. $495 a month 4. $630 a month

5. $545 a month (NOTE: 52 weeks in a year)

C. 1. Bucky Botwick earns $3.65 an hour. He works 35 hours. Taxes take out $28.67. How much should he spend on housing each month?

2. Thurman is renting a new apartment for $195 a month. He must pay the first month's rent plus 1 1/2 months' security. How much money does he need?

3. When Aunt Hattie moves from her $185 a month apartment, she will get back her security deposit (1 1/2 months' rent) less $29.75 for damages. She has saved up $96.38 in the cookie jar. How much more will she need to pay one month's rent plus 1 1/2 months' security for her new $215-a-month apartment?

4. J. R. and Bonnie live with Bonnie's elderly mother. J.R.and Bonnie earn $875.75 a month. Bonnie's mother gets $260.43 a month in social security. Which apartment should they rent?

a. 1 b.r. apt., heat, h.w., immed. occ., $225.

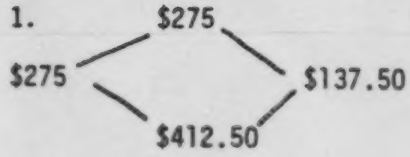
b. 2 b.r. garden apt., a.c., crpt., mature couple pref., $350.

c. 5 rooms, $295, utilities, quiet neighborhood.

Worksneet
Answer Key
Housing
Lesson 2
It Costs Money
p. 11

IV. A/S M/D ANSWERS

A. 1.



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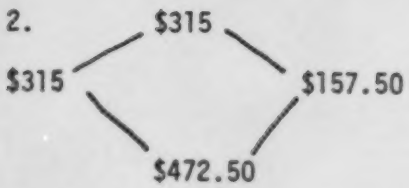
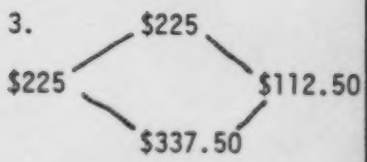
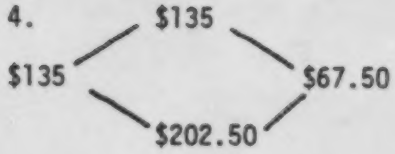


3.



4.



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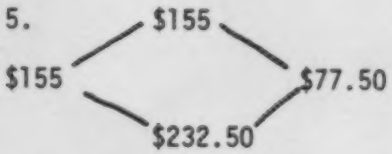
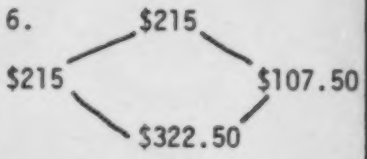
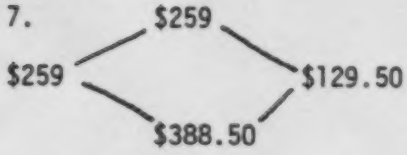


6.



7.



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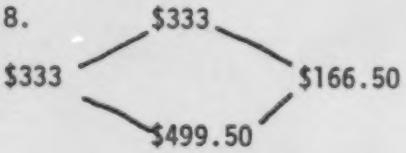

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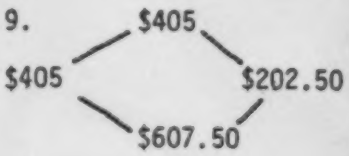

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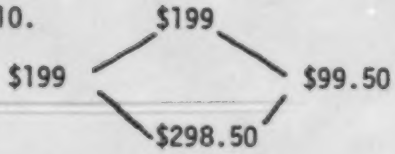


B. 1. $240.384 about $240.38

52)$12,500.000
10 4
2 10
2 08
200
156
440
416
240
208
32

2. $188.75

4)$755.00
4
35
32
35
32
30
28
20
20

3. $123.75

4)$495.00
4
09
8
15
12
30
28
20
20

4. $157.50

4)$630.00
4
23
20
30
28
20
20

5. $136.25

4)$545.00
4
14
12
25
24
10
8
20
20

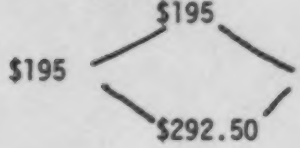
IV. A/S M/D ANSWERS

C. 1. $3.65 × 35 = $127.75

$127.75 − 28.67 = $99.08

He should spend about $99.02 a month

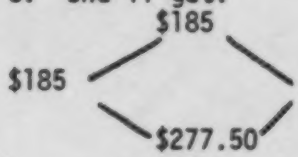
2. Security:



$292.50 security + 195.00 rent = $487.50

He needs $487.50

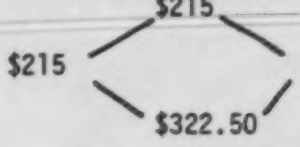
3. She'll get:



$277.50 deposit − 29.75 damages = $247.75 left

She'll have: $96.38 savings + 247.75 = $344.13

She must pay:



$322.50 + 215.00 = $537.50

She'll need: $537.50 − 344.13 = $193.37 more

4. Income: $875.75 + 260.43 = $1136.18 total

$284.045 = $284.05 housing budget

4)$1136.180

8
33
32
16
16
018
16
20
20

a. is too small

b. sounds nice, but is expensive

c. is big enough, and the price is close to the budget mark

HOUSING OPTIONS

CBAE Activities	ABE Skills
A. Housing Options	Writing Problem-solving Speaking and listening
Group or individual completes a chart listing various types of housing options	
Group or individual considers and discusses experiences with each type of housing	Speaking and listening
Group or individual lists advantages and disadvantages of each type of housing	Writing Problem-solving Speaking and listening
Group discusses what type of housing would be best for different types of living situations	Speaking and listening Problem-solving
a. family b. single young person c. young couple d. family just moving to town e. retired couple f. student	
B. Housing Needs	
Student is given major headings for housing-related subjects: I. Sources II. Needs	
Student constructs an outline listing sources of housing information	Writing Reading: main idea organizing ideas Problem-solving
Student constructs an outline listing factors to consider in choosing housing	Writing Reading: main idea organizing ideas Problem-solving
Optional: Student confers with group to create collective outline	Speaking and Listening

Worksheet
Housing
Lesson 3
Needs and Choices
p. 2

+ advantages
- disadvantages

HOUSING OPTIONS

Here is a chart listing some of the most common types of housing.
Which have you tried?
Which have you heard about?
In each column, list all the advantages (+) you can think of for that type of housing.
Next, list all the disadvantages (-) you can think of.
Compare your chart with the completed chart.
Which type would be best for: a. a family b. single young person c. young couple d. family just moving to town
e. retired couple f. student

RENT APARTMENT	RENT ROOM	SHARE APARTMENT	RENT HOUSE	SHARE HOUSE	MOBILE HOME	BUY CONDOMINIUM	BUY HOUSE
+	+	+	+	+	+	+	+
-	-	-	-	-	-	-	-

Worksheet
Answer Key
Housing
Lesson 3
Needs and Choices
p. 3

HOUSING OPTIONS

+ advantages

- disadvantages

RENT APARTMENT	RENT ROOM	SHARE APARTMENT	RENT HOUSE	SHARE HOUSE	MOBILE HOME	BUY CONDOMINIUM	BUY HOUSE
+ privacy + can be cheap + no maintenance + can move easily	+ cheap + easy to care for + no maintenance + easy to move + may need no furniture	+ cheaper + company + room-mates help care for each other + share responsibilities	+ can be cheaper than buying + yard + space + no taxes + no upkeep + easy to move	+ cheaper + company	+ you own it-return for $$ + can be cheap + can move it + easier maintenance than a house	+ you own it-return for $ + neighbors nearby + good services + no maintenance	+ you own it return for $$ + yard + privacy + freedom
- noise - children may not be allowed - pets may not be allowed - no return for $ spent - no yard	- noise - less privacy - no children - must share kitchen/bath - small size - no yard	- less privacy - interpersonal relations - (same as for "rent apartment)	- paying for heat - high utilities - no return for $$ - more expensive than apt.	- interpersonal problems - complications - who will be responsible for what? - lack of privacy	- can be unsafe - small - must live in trailer park - limited locations	- expensive - less private than a house - maintenance charge - taxes	- taxes - upkeep - repairs - yard work - expensive - can't move easily

HOUSING: OUTLINE

How do you find an apartment? What should you consider in choosing a place to live? Make an outline to help you organize your thoughts:

I. Sources: Where can you find out about available housing?

II. Needs: What things affect the type of place you will want?

Compare your list with the following:

HOUSING: OUTLINE

Housing: Apartments

I. Sources

- A. Newspaper: classified advertisements
- B. Real estate agency
- C. Apartment-finding agency
- D. Word-of-mouth
  1. friends
  2. relatives
  3. co-workers
  4. classmates
- E. Look around for signs
- F. Try some apartment buildings or complexes
- G. Bulletin board at work or school

II. Needs

- A. Family
  1. size
  2. ages
- B. Location
  1. schools
  2. shopping
  3. transportation
  4. near jobs
  5. away from industry
  6. near parks
- C. Pets - can you have them
- D. Money!!!
- E. The building itself - do you want to live there?
  1. age
  2. condition
  3. facilities
  4. management
  5. neighbors
  6. parking

WANT-ADS

CBAE Activities	ABE Skills
Student reads newspaper advertisements, expands the abbreviations, and answers comprehension questions.	Reading: locating answer, main idea, using context, following directions, drawing conclusions Vocabulary Writing
Student expands abbreviations used in advertisements.	Reading Speaking, listening Writing
Student interprets style and content of ads to determine author's purpose and audience.	Reading: inference
Student practices reading advertisements and writes explanations of selected items.	Reading Writing Problem-solving
Student defines housing vocabulary used in advertisements.	Reading: context Vocabulary
Student considers basic housing concepts including: rent security deposit references utilities sharing apartment agency fees	Reading Speaking and listening Problem-solving
Student considers use of broker or agency.	Reading: drawing conclusions inference Speaking and listening Problem-solving

ADS

READ THESE NEWSPAPER ADVERTISEMENTS, and answer the questions for each ad:

A. PLFD - W. Front St., 3 and 5 room apts., air cond., heat and hot water. 753-9247

1. Write out: apts.
2. Write out: air cond.

B. Prof. woman seeks same to share apt. Own bdr. Rent $120 mo. incl. util. Call 756-3350 after 4:30.

1. Who may answer this ad?
2. Who pays the electric bill?
3. Write out: prof., bdr.

C. PLFD - lux. apt. 2 br., l.r., kitchen, wl-to-wl crpt., drmn. Secure bldg. Priv. prkg. $465 mo. plus 1½ mo. sec. dep. Call super. 753-3353 for app't.

Write out:

1. lux.
2. l.r.
3. drmn.
4. bldg.
5. wl.-to-wl. crpt.
6. sec. dep.
7. super
8. app't.

D. MIDDLESEX - Furn. room, kitchen priv. share bath. Pref. working man. Good loc. 752-3352 ask for Lennie.

1. Who may answer this ad?
2. What is kitchen priv.?
3. What does share bath mean?
4. Write out: pref., furn.

E. PLFD - Sublet 2 br. garden apt. Immed. occ. $265 mo. Util. incl. No pets. 756-3351

1. Who pays for gas & elec.?
2. What is "sublet"?
3. What is "garden apt."?
4. Write out: immed. occ.
   util. incl.

F. PLFD - E. End, 2 b.r. apt., l.r., Formal dining; ktchn, 2 bath, heat, h.w. incl. Rent $250. See agent 120 Randolph Rd. 1-5 p. m.

1. How many rooms in this apt.?
2. Who pays electricity?
3. What does "heat, h.w. incl." mean?
4. What is "formal dining"?

G. SCOTCH PLAINS - 2 b.r., lg. yd. Kids, pets o.k. furn. Broker HOME GETTERS $40 985-3900.

1. What is a "broker"?
2. What's the $40 for?
3. Write out: b.r., lg. yd.

H. SO. BOUND BROOK - Mod. 3 rm., 1 mo. security, $230 + utilities, immed. occ. 469-2233 9-5.

1. Who pays for gas and electric?
2. How many bedrooms?
3. Write out: mod., rm., mo.

I. PLFD - 5 rooms, $175, utilities, kids, pets, broker. HOME GETTERS $40 985-3900

1. Who pays gas and electric?
2. What are the 5 rooms?
3. What about kids and pets?

J. NO PLFD - No Fee 2-family, 10 yr. old, Dec. 1, basement, 5 rooms $350 mo. 757-3350

1. What kind of building is it?
2. What is 10-yr. old?
3. What does "No Fee" mean?

K. PLFD - Three 4-room apt. in older bldg. Residential area close to shops & transpor. Heat, h.w. $190

1. How many apartments are available?
2. How big are they?
3. What is a "residential area"?
4. Write out: transpor.

L. PLFD - Efficiency W. 7th St., $115 plus sec., no pets.

1. Can I move in with my hamster?
2. What's an "efficiency"?
3. Who pays gas & electric?

M. WARREN - Unfurn. studio apt., private ent., all utilities. Just refurbished. Call 753-6000 after 5.

1. What is a "studio apt.?
2. Explain "private ent."
3. Who pays gas & electric?
4. What is "refurbished?

N. PLFD - Studio, kids, pets, utilities paid, air, $200. WOWIE AGENCY $35. 572-6061.

1. Who pays gas & electric?
2. Can a mother with 2 children rent this apartment?
3. Who gets the $35? When?
4. What is "air"?

O. PLAINFIELD - Share apt. Central loc., conv. Call Pat 755-4422 after 5.

1. Who should call?
2. Is Pat a he or a she?
3. Write out: loc., conv.

P. UPP MONTC - 5, $350, 1st fl., utils. xtra, fireplace, 744-7002, NABYOU HOME BKR, $45 fee.

1. How many rooms?
2. Who pays gas & electric?
3. When do you pay the $45?
4. Write out: flr., BKR.

AD - ANSWERS

A. 1. apartments 2. air-conditioning

B. 1. a professional woman-teacher, doctor, nurse, executive, etc.

2. the person who has the apartment - not you. It is included in the total price.

3. professional; bedroom

C. 1. luxury 2. living room 3. doorman 4. building

5. wall-to-wall carpet 6. security deposit 7. superintendent

8. appointment

D. 1. a working man 2. the tenant can use the kitchen in the house. Others may use it too.

3. Several tenants may use one bathroom usually located in a hall.

4. prefer, furnished

E. 1. Landlord 2. to take over a lease 3. a 2-story building

4. immediate occupancy; utilities included

F. 1. 5 rooms 2. tenant 3. heat and hot water are supplied (no charge)

4. a separate dining room, rather than a dining "area" in another room.

G. 1. an agent 2. the agency fee 3. bedroom; large yard

H. 1. tenant 2. probably 1 bedroom, living room, kitchen 3. modern; room; month

I. 1. landlord 2. probably living room, dining room, kitchen, 2 bedrooms

3. kids and pets are allowed

J. 1. a 2-family house or duplex 2. the building is 10 years old

3. the tenant does not pay a fee to get this apartment

K. 1. 3 apartments 2. 4 rooms 3. a neighborhood of houses- no industry or stores 4. transportation

L. 1. Maybe. Caged pets and fish are sometimes allowed even in a "no pets" house. It's up to the landlord. 2. a 1-room apt. 3. tenant

M. 1. a 1-room apt. 2. private entrance: the apartment has its own door from the outside 3. landlord

N. 1. landlord 2. no - too small 3. the broker gets the money before he shows the apartment 4. air-conditioning

O. 1. Someone willing to share a place - but see #2! 2. can't tell!! It's impossible to know whether a man or woman should apply 3. location; convenient

P. 1. 5 rooms 2. tenant 3. before you see the apartment 4. floor, broker

I. Who may apply?

Study these Ads to determine the type of person each one is trying to attract. Who does the Ad ask for? How does it describe its apartment? Why does the ad seek that particular type of person?

a SOMERVILLE — Worried about gasoline rationing? At the Lexington apartments, you can walk to shopping, schools, transportation and houses of worship.
LEX IS REX
The Lexington. New elevator apartment, luxury walk in town location area, service, 2 pools, 2 tennis courts, 7 minutes away from [illegible]. 1, 2 and 3 bedrooms. [illegible] from $245. Air conditioned, [illegible] water, [illegible]. Call 725-[illegible]

b PROFESSIONAL WOMAN seeks same to share apt. Somerville area. 725-3007 after 6:30.

c YOUNG WORKING WOMAN needs same to share apt. [illegible] after 5. 725-0713.

d NO. PLAINFIELD — Luxury 2 bedroom Apt., 2 full baths, first floor, convenient to shopping and public transportation. Older couple or settled family only, no singles. Interested parties please contact MEADOWBROOK REALTY, Realtor, 755-5454, 61 Terrill Rd.

e PLAINFIELD — 4 large modern rooms, quiet, residential section, adults. Call 889-2297.

f SOMERVILLE — Responsible female to share small apt. $125, no smokers. 526-2051.

g MALE TO SHARE — Furnished trailer with same. Somerville area. 759-8213 after 5:30.

h PLAINFIELD — Share apt., East End. Call Lee, 463-7349 bet. 8 and 4 weekdays.

i SCOTCH PLAINS — Semi rural area, 4½ rooms, 2nd fl., private home, quiet responsible couple, no pets; references. $200 including heat, water, electric. 756-0428.

j SOUTH BOUND BROOK Apt. to share, $160 including utilities, couple or man, must be easy going, considerate, like music, liberal, modern, like people, large bedroom, use of kitchen, Hi-Fi, etc. Keep calling 469-1580 until you get me.

k MALE TO SHARE — Apt. in Cranford, must love dogs. Call [illegible]-5943.

l PLFD. — House to share. 2 professional mature ladies to share, with same. Cost of house. Quiet areas. Call 753-9660, after 7 p.m.

m NO. PLFD. — 2 bedroom, professional couple, quiet neighborhood, no pets. Avail. Nov. 1. $230. Call 756-[illegible] after 6.

n NO. PLFD. — Lovely 5 rooms, fireplace, heat & water furnished, $260, business couple preferred. References & security required. 756-3638 or 757-[illegible]

o BOUND BROOK — Union Ave., 4 rooms and bath, 2nd fl., private entrance, new kitchen and bath, mature couple preferred. Call 469-4378 or 469-8122.

p PLFD. SPACIOUS ELEGANCE — In a distinguished luxury building. Very quiet, 3 rooms, carpeted living room & bedroom, tiled bath, heat, electric, refrigerator, garage, soft water. Landscaped grounds. Rent $250. Suitable Executive type. Reply Box 254, The Courier-News, Bridgewater, N.J. 08807.

II. Words in Context

Words can mean may things. What do these words mean in the context of the ads?

a. PLFD. — Cosy 2½ rooms, near library. Avail. Oct. 15. 561-5456.

cozy?

b. PLAINFIELD — 1 bedroom, formal dining room, kitchen, bath, walk-in closets, heat and hot water included. 756-5996.

formal?

c. MANVILLE — 3 rooms, tile bath, water & heat included, garage, mature couple. No pets. References & security. 725-0243

mature?

d. NEW APARTMENT — 2 bedrooms and 2 baths. Stirling, all conveniences and garage. $370 + gas and electric. Call 647-0137, 6-8 p.m.

conveniences?

e. BOUND BROOK — ½ house, prime area, basement, attic and yard. Adults only. $200. 469-4294.

prime?

f. SOMERVILLE — 1 bedroom apt., modern & spacious, air, 12-31 occupancy. $250 mo. 874-3871.

air?

g. HILLSBORO STUDIO — On acreage, utilities, $170. Broker. HOME LOCATORS 540 985-3900

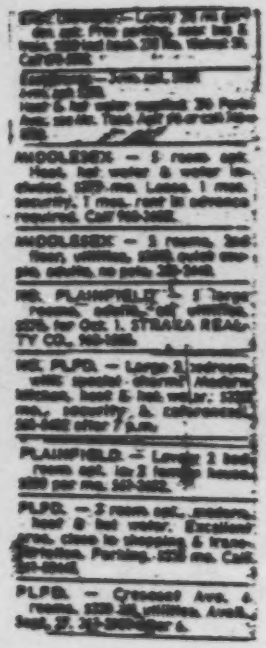
studio?
acreage?

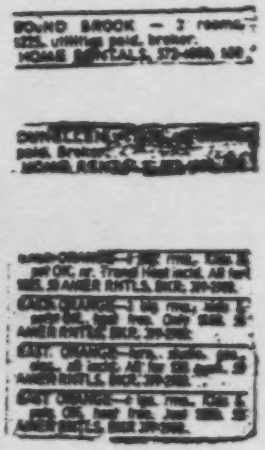
h. PLAINFIELD — 3½ rooms, porch, all utilities, adults, security, references. 756-9056 eves.

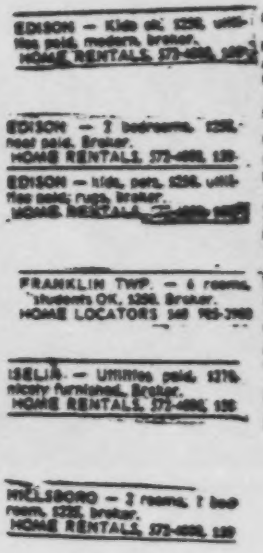
security?

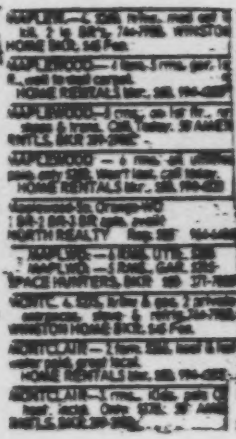
III. Do you Believe ... | ANIMAL LOVER — Live with woman, no rent. Broker. HOME LOCATORS 548 985-2900. | AGED WOMAN NEEDS COMPANY — Pay no rent. Broker. HOME LOCATORS 548 985-2900 | Sounds Crazy?

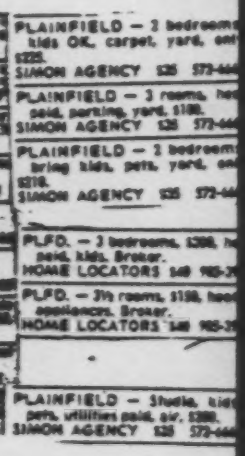
Compare the ads in the first column with the agency ads in columns 2-4. What do you think?











RARITAN — Studio. 2 large rooms, yard, rent negotiable. SIMON AGENCY 535 572-6661

I. Who may apply:

a. This ad would appeal to a well-off, luxury-loving person.

b. Only professional women could apply for this.

c. Only young working women could apply.

d. This ad is meant to attract a conservative, quiet type.

e. "Adults" means quiet, mature people - no loud kids or youths.

f. Evidently the woman who has the apartment doesn't like cigarette smoking. She wants a mature, responsible room-mate.

g. Only men can apply. "Trailer" suggests a country location.

h. This is difficult. Lee could be a man or a woman.

i. When a "couple" is requested, the ad is usually looking for quiet, respectable people. Single people are considered (rightly or wrongly) to be wilder, more irresponsible.

j. This ad is unique! He wants easy-going, informal company.

k. Only dog-loving men need apply.

l. Again, a responsible, "mature" women is sought.

m. Same as i.

n. This ad is aimed at a fairly wealthy, respectable couple.

o. "Mature" doesn't mean a specific age - it means an attitude of responsibility.

p. This ad is geared toward the conservative, well-to-do "Executive Type." (Or those who choose to consider themselves such)

II. Words in context:

a. cozy - comfortable - may mean small here!

b. formal - not fancy, but separate dining room.

c. mature - not old, but responsible.

d. conveniences - appliances, gadgets.

e. prime - nice, good.

f. air - air-conditioning.

g. studio - 1-room apartment.

h. security - security deposit.

III. Do you believe:

The agency ads seem too good to be true. They offer many advanatages and low prices. Compare a Plainfield 3-room apartment for $235 with an agency Plainfield 3 rooms for $180. Of course, you cannot compare without seeing the apartments, but it looks too good. Notice also the agency fees.

HOUSING ACTIVITY CARDS

Student is given activity cards and the classified section of a local newspaper. NOTE: Cards can be cut and glued on index cards for individual use.

CBAE Activities	ABE Skills
Student reads card	Reading
Student performs calculations to ascertain housing budget (using the formula of 1/4 the monthly income as recommended housing budget)	Computation: addition, subtraction, multiplication, division Problem-solving
Student determines suitable housing for the situation described, considering: a. family size and number of rooms b. proximity to schools/recreational facilities c. cost d. availability of public transportation for families without cars e. pet policies	Problem-solving
Student searches the classified advertisements for suitable housing	Reading Problem-solving
Student uses local city map to determine proximity of services	Map-reading
Student presents his findings to the class, explaining the results (or, in some cases, the impossibility of finding housing in the price range!) and the factors he considered in choosing housing	Speaking and listening (or writing)

I. A/S M/D

George is a single young man. He earns $195 a week before taxes. $55 is deducted for taxes. He has an old car which sometimes runs. He has a dog, Suki.

Archie and Edith are married. They have two children, aged 10 and 4, and a dog and two cats. They have 2 cars; both work. Archie earns $350 a week as a construction worker. Edith earns $125 a week as an Avon Lady. Total taxes are $102 a week.

Christine gets $280 a month from the government. Her friend earns $160 a week, with $50 going for taxes. Christine has a 5 year old son. They have no car.

Rocky earns $8 an hour as a sparring partner. He works a 40 hour week. Each Saturday he gets a $50 bonus for working out with the champ. Taxes take out $100. Rocky believes in luxurious living - he wants a nice "bachelor pad."

The Mertzes earn $880 a month in pension and social security. They do not drive. Mrs. Mertz has arthritis and cannot walk a great deal.

Robert T. is married and has a small baby. He earns $295 a week. $80 goes for taxes. They have one car which Robert takes to work.

Minnie M. earns $4 an hour and works 44 hours. Mickey M. earns $5 an hour and works 35 hours. Each one's taxes average $45

Loretta earns $4 an hour in a factory. She works 35 hours. She also has a part-time sales job at $3 an hour for 15 hours. Taxes total $59. Loretta has 2 daughters; ages 5 and 7. She does not have a car.

Gary is single. His job as a painter pays $205 a week, with $87 taken for taxes. He's not too particular about his living quarters; his main love is his new car.

Frankie is a mechanic. He makes $5 an hour and works 45 hours a week. His wife Frances is about to have their first child. They have a car.

Gail is single. She earns $720 a month as a lab technician in a hospital. She has a cat. Weekly taxes run about $45. She worries about safety.

Martha is the mother of three children: 2 boys aged 2, 4 and a girl aged 8. She earns $16,900 a year selling insurance. She just bought a new car. Taxes are about $86 a week.

III. A/S M/D

Bert earns $3.22 an hour. He works 40 hours a week. Taxes take out $25 a week. He is looking for an apartment to share with his friend Sam, who works part-time. Sam earns $4.40 an hour and works 20 hours a week. His taxes average $16.

Lucy and Ricky Ricardo have a small son. Ricky earns $4.11 an hour as a band leader. He works 40 hours a week. Taxes take $51.30. Lucy earns about $420 a month clear profit in her cake-baking business.

Jack and Jill both work. Jack brings home $488 every 2 weeks. Jill earns $5.20 an hour and works 30 hours. Her taxes run about $40 a week. They have 2 cars.

Sabrina, Kelly and Chris want to share an apartment. Each earns $159.45 a week, less $45.25 for taxes. They work in New York and commute by train or bus.

Maria earns $453.95 a week on the automobile assembly line. Taxes take $102.50 a week. She has a son who is 6 and a daughter 12. She has a car.

Ron is a single man. He earns $4.20 an hour and works 40 hours. He has a bicycle. He has a hamster.

James earns $4.55 an hour and works 45 hours. Taxes takes $62.29. His wife earns $5.25 and works 35 hours. They have no children.

Bobby earns$4.95 an hour as tweeter maker. He works 35 hours a week. Taxes take $59.88. Bobby has a new car with large payments. He also pays for night school courses.

Ray earns $12,500 a year as a teacher. His wife Fay earns $8,500 as a nurse. They have a baby daughter.

Pamela earns $6.35 an hour and works 36 hours a week as a dance instructor. She is single and wants a nice place to live. Taxes take $45.22 from her pay check.

Lou earns $5.45 an hour as a repairman. He works a 42 hour week. Taxes take $56 a week. He wants to share a place with his friend Pat. Pat earns $3.65 an hour and works 40 hours a week. Taxes take out about $24.39. Pat has a dog.

Dick and Jane Spott have 2 children: Sue, 10, and Tim, 5. Dick earns $14,200 as a maintenance mechanic. Taxes run $65 a week for him. Jane earns about $250 a month.

LAWS AND LEASES

CBAE Activities	ABE Skills
Stimulus:	
Student views and discusses videotape on leases, utilities, and furniture	Speaking and listening Problem-solving
Alternate Stimulus:	
Students role-play tenant and landlord in dispute over: a. tenant's rowdy behavior b. landlord's refusal to make repairs	Speaking and listening Problem-solving
Student reads article, "The Lease," describing function of lease as a safeguard to both parties	Reading
Student studies vocabulary relating to leases	Reading Vocabulary Spelling
Student studies sentences using selected lease vocabulary	Reading
Student uses each vocabulary word in a sentence of his own	Writing Spelling
Student studies samples of basic lease	Reading
Student answers comprehension questions on reading passage and sample basic lease	Writing Problem-solving Reading: main idea details locating answer drawing conclusions getting facts

CBAE Activities	ABE Skills
Student reads sample clauses from lease	Reading
Student answers comprehension questions regarding sample clauses	Writing Problem-solving Reading: main idea details locating answer drawing conclusion getting facts inference
Student reads newspaper article, "N. J. has Strict Tenant's Laws"	Reading
Student studies vocabulary list drawn from story	Vocabulary Spelling
Student reads notice on Discrimination	Reading
Student answers comprehension questions on the legal aspects of housing	Writing Problem-solving Reading: main idea details locating answer getting facts drawing conclusion inference

HOUSING

THE LEASE

A lease is a written agreement between the landlord and the tenant. It spells out and guarantees the rights and responsibilities of each party. The term of the lease shows the dates when the lease is in effect: when it begins, and when it expires. The lease should show the amount of rent to be paid and the date on which it should be paid. The amount of the security deposit should also be indicated; the lease should also state when and how the security deposit will be refunded.

The lease protects both the landlord (or "lessor", the person who lets out the apartment) and the tenant (or "lessee", the person who rents the apartment). The landlord is guaranteed his payment; the tenant is guaranteed a place to live. Without a lease, the tenant could be evicted at any time.

Leases can be very simple or very complicated. A sample of a very basic lease is shown on page five. Other leases can have many, many clauses, each one adding another rule to the lease.

VOCABULARY

lease:	a written agreement for renting property
landlord:	property owner
tenant:	person who rents the property
term:	the dates during which the lease is valid
expires:	runs out
security deposit:	a sum of money turned over to the landlord when the tenant takes the apartment. The money must be put in a bank account and returned when the tenant leaves. The landlord may deduct certain charges for damage to propert

lessor: landlord

lessee: tenant

evicted: thrown out

clause: a portion of a legal document

STUDY THE FOLLOWING SENTENCES. Use each underlined word or expression in a sentence of your own.

1. My lease expires in two months. When the term of my lease is up, I may move out.
2. That landlord told me the apartment was rented as soon as he saw me. I think I've been discriminated against.
3. The landlord did not refund most of my security deposit. He said I was responsible for some damage beyond normal wear.
4. My lease guarantees that the landlord will pay all utilities.
5. Be careful of the clause in the lease which can allow the landlord to raise the rent.

BASIC LEASE

State _____ County _____

This lease, made on _____ (month), _____ (day), of the year _____,

is between _____ (name of landlord-lessor) and _____ (name of tenant-lessee)

The landlord does let to the tenant _____ (apt.#) of the building _____ (street address)
City of _____ County of _____ for the term of _____ year(s).

The term of this lease shall begin on _____ (month) day _____ of the year _____
and ends on _____ (month) day _____ of the year _____.

The tenant shall pay the yearly rental or sum of _____ dollars,
to be paid in equal monthly payments of _____ dollars payable
on the _____ day of each month.

The tenant shall pay a one-time deposit fee of _____ dollars
to be refunded at the end of the lease if property remains in as good
condition as reasonable use permits.

_____
(Signature of Landlord (lessor)

_____
(Signature of Tenant (lessee)

_____
(Witness)

_____
(Witness)

Questions on Leases

1. What is a lease?

2. What is the "term" of the lease?

3. Name three things a lease should include.

4. What is a security deposit? Do you get it back?

5. Name another term for "landlord".

6. Name another word for "tenant".

7. What advantages does a lease provide for both sides, landlord and tenant?

8. What items are not included in this basic lease found on page 5?
   a. date when lease is signed
   b. monthly rent
   c. date when lease expires
   d. who fixes a broken window
   e. name of tenant
   f. security deposit
   g. whether pets are permitted

Answers at end of chapter. Check your answers!

DIGGING YOUR CLAUSE IN

A lease can become more complicated, depending on what conditions or clauses the landlord and the tenant want to include. Read the following clauses:

THIRD: Said Tenant shall take good care of the premises and fixtures, make good any injury or breakage done by Tenant, servants or visitors of the Tenant, and any damage caused by the overflow or escape of water, steam or gas resulting from the negligence of the Tenant, or visitors or servants of the Tenant. The Tenant shall quit and surrender said premises at the end of said term in as good condition as the reasonable use thereof will permit, and shall not make any alterations, additions or improvements in said premises without the written consent of the said Landlord, and all alterations, additions or improvements which may be made by either of the parties hereto upon the premises, except movable furniture put in at the expense of the Tenant, shall be the property of the said Landlord, and shall remain upon and be surrendered with the premises, as a part thereof, at the termination of this lease, without disturbance, molestation, or injury, but injury caused by moving said movable furniture in and out shall be repaired by the Tenant. That any and all shelves, locks, plumbing fixtures, or any other improvements that the Tenant may place or cause to be placed in the said apartment shall immediately become a part of the house and the property of the Landlord.

FOURTH: That the Tenant shall not expose any sign, advertisement, illumination or projection in or out of the windows or exteriors, or from the said building, or upon or in any place, except such as shall be approved and permitted in writing by the Landlord or his duly authorized agent. Tenant shall only use such shades in the front windows as may be approved by the

Landlord; and that the Tenant shall not keep or maintain any dogs in or about said premises nor permit any other party to keep or maintain therein any dog or domestic animals without the written consent of the Landlord.

FIFTH: The Tenant hereby agrees not to assign this agreement, or underlet the premises or any part thereof, or make any alterations in the apartment or premises without the Landlord's or Agent's consent in writing, and will not use the said premises, or any part thereof, or permit the same to be used for any other purpose than that of private dwelling apartment for the Tenant and the Tenant's immediate family, or for any purposes deemed extra hazardous on account of fire, under penalty of damages and forfeiture of this lease.

* * * * * * * * *

TWENTY-SIXTH: Carpets and/or appliances supplied by the Landlord for use by the Tenant will be maintained by the Landlord - cleaning of same excepted. Repairs caused by damage due to negligence will be the obligation of the Tenant. Normal wear excepted.

TWENTY-SEVENTH: Decorating is the responsibility of the Tenant. Landlord must supply the materials. Under no circumstances may wall papers of any sort be used.

TWENTY-EIGHTH: Outlets have been provided for telephone installation. Under no circumstances will the Tenant allow the Telephone Company to drill additional holes in baseboards or walls for other fixtures without the approval of the Landlord.

TWENTY-NINTH: One parking space has been provided; such space is marked off and numbered letter "C". Space is available for the 2nd. car at the rear of the lot. Guests must park on the street as there is only space available for the Tenants.

THIRTIETH: Permission is granted for the Tenant to have and house one rabbit. Such permission may be withdrawn should the pet become a problem or annoy others in the building.

THIRTY-FIRST: By direction of the local Fire Department, the fire escape cannot be obstructed in any manner.

THIRTY-SECOND: In the event of rising taxes and/or maintenance costs, the Landlord reserves the right to pass on such increases during the term of this lease.

I just signed this lease, and I'm confused. Help me!'.

READ THE FOLLOWING QUESTIONS. Answer them, and tell <u>which clause</u> contains the answer.

1. If I install a built-in bookcase, can I take it with me when I leave?
2. When I answered the phone, I left the bathtub running. It overflowed and ruined the floor. Who pays?
3. While moving my bed up the stairs, my brother Sal accidentally broke a window in the building's front door. Who fixes the window?
4. I want to put a sign in the window that says: Home-Made Chocolate-Chip Cookies for Sale. Come on Up! Can I do this?
5. Can I rent out my dining room to my friend's second-cousin Buffy and his family?
6. Who cleans the carpets?
7. Who repairs a hole in the carpet?
8. If I rip the door off my refrigerator, will the landlord pay to have it fixed?
9. The carpeting in the front hall is worn through. Who buys new carpet?

10. Who buys the paint? Who paints the walls?

11. Can I put wallpaper in the kitchen?

12. The only telephone outlet is in the bedroom. Can I put an extension in the kitchen? What would I have to do?

13. Where do guests park their cars?

14. What are the rules regarding pets in this building?

15. Can I grow tomatoes on the fire escape? Why or why not?

16. Is the rent guaranteed to remain the same?

Answers: next page

DIGGING YOUR CLAUSE IN: ANSWERS

1. No. THIRD clause: "all alterations, additions, or improvements ... shall be the property of the said Landlord." and "any and all shelves, locks, plumbing fixtures ... shall immediately become a part of the house."
2. I pay. THIRD clause: "Tenant shall ... make good ... any damage caused by the overflow or escape of water ... resulting from the negligence of the Tenant."
3. I must fix it. THIRD clause: "injury caused by moving said movable furniture in and out shall be repaired by the Tenant."
4. No. FOURTH clause: "the Tenant shall not expose any sign (or) advertisement ... in or out of the windows."
   FIFTH clause: "the Tenant ... will not use the said premises ... for any other purpose than that of private dwelling apartment."
5. No. FIFTH clause: "the Tenant hereby agrees not to ... underlet the premises or any part thereof ... and will not use the said premises or any part thereof ... for any other purpose than that of private dwelling apartment for the Tenant and the Tenant's immediate family.
6. I do. 26th clause: "Carpets ... will be maintained by the Landlord -- cleaning of same excepted."
7. The Landlord repairs carpets, unless the hole was caused by the Tenant's negligence. 26th clause.
8. Not if I did it deliberately; only if the door was already broken. 26th clause.
9. The Landlord. 26th clause: "Carpets ... supplied by the Landlord ... will be maintained by the Landlord."

10. The Landlord buys the paint; the Tenant paints the walls.
    27th clause.
11. No. 27th clause: "Under no circumstances may wall papers of any sort be used.
12. No. 28th clause says that no extra outlets can be added without Landlord's permission.
13. Guests must park on the street. 29th clause.
14. Tenants need the Landlord's permission to have pets.
    FOURTH clause: "The Tenant shall not keep ... any dog or domestic animals without the written consent of the Landlord."
    I can keep my rabbit, as long as it doesn't bother other tenants.
    30th clause.
15. No. It would block the fire escape. 31st clause.
16. No. Expenses and taxes may be passed along to me. 32nd clause.

PLAINFIELD COURIER NEWS

N. J. HAS STRICT TENANTS' LAWS

In recent years, New Jersey has enacted some of the most stringent tenant-landlord laws in the nation. Yet, many tenants are unaware of their rights and responsibilities under the legislation.

The New Jersey Tenants Organization (NJTO), a Fort Lee-based group which claims to have 250,000 members, was the main lobbyist for much of the legislation and continues to push for greater tenant protections.

Among the major laws enacted since 1969 in the interest of tenants are:

-A law that prohibits eviction of tenants because of complaints made of housing conditions.

-A law that sets a limit of 1-1/2 month's rent for a deposit. The landlord must pay interest on the deposit and return it within 30 days of the lease termination.

-A law that permits tenants to petition the court to appoint a receiver to collect rents to make repairs for conditions which are dangerous to health and safety.

-A law that requires landlords to post on the premises and with local officials the name and addresses of the owner, registered agent, corporate officers, managing agent, and regular maintenance personnel.

-A law that requires landlords of 10 or more units to provide tenants information on federal crime insurance and keep buildings to minimum federal standards.

-A law that prohibits evictions through lock-outs. Evictions must come through court orders.

-A law that spells out just causes for eviction and prohibits arbitrary refusal to renew leases.

-Fair eviction notice act allows tenants to have a hearing for lawful relief if a judgment of possession has been entered against them.

-A law that prohibits landlords from selling a tenant's property for rent that is owed.

Several court decisions have also been of help to tenants. In 1973 the state Supreme Court held that municipalities have the power to enact rent-control legislation. The court also ruled that landlords have a responsibility to keep apartments in liveable condition. If they fail to do this, the court can reduce rents until the repairs are made.

Tenants have some basic responsibilities as well. The tenant should live up to the requirements of the lease, pay rent when due and keep the apartment sanitary and free from damage.

Tenants should notify the landlord immediately of needed repairs, allow exterminator and inspectors into the unit and give advance notice to landlord of plans to move.

For more information regarding tenant-landlord laws, tenant organizations, legal action, rent strikes and tenant education, contact David Barlow, NJTO president, 442 Main St., Fort Lee, N.J. 07024.

- D. M. Nauss

VOCABULARY

stringent:	strict
legislation:	laws
lobbyist:	an individual or group which fights for certain laws
enacted:	put into action
termination:	ending
petition:	ask for; request
premises:	location
prohibit:	forbid - not allow
arbitrary:	without any reason
municipalities:	towns
rent-control:	laws which keep rents at certain levels
sanitary:	clean
exterminator:	person who gets rid of rats and roaches

NEW JERSEY LAW PROHIBITS DISCRIMINATION IN HOUSING

It is illegal to discriminate in the rental, leasing, or sale of real property because of race, creed, color, national origin, ancestry, marital status, sex, or physical handicap.

Violations should be reported to the nearest office of the:

NEW JERSEY DIVISION ON CIVIL RIGHTS

1100 Raymond Blvd.
Newark, N. J. 07102
(201) 648-2700

436 East State Street
Trenton, N. J. 08608
(609) 292-4605

530 Cooper Street
Camden, N. J. 08102
(609) 964-0011

370 Broadway
Paterson, N. J. 07522
(201) 345-1465

See Other Side

HOUSING AND THE LAW

READ THE ARTICLE "N. J. Has Strict Tenants' Laws" and the Civil Rights Poster. Then answer these questions.

1. If you complain about your housing conditions, can you be evicted for speaking up?

2. Can the Landlord simply change the locks and keep you out?

3. The tenants in my building want to call a rent strike. We plan to put the money in a bank account and use it to fix the front stairs. The broken steps are dangerous, and the Landlord won't fix them. Can we do this?

4. My Landlord sold my furniture because I couldn't pay the rent this month. I'm going to sue him. I say that's illegal. Am I right?

5. My Landlord simply refused to renew my lease - for no reason! Can he do this?

6. How much security deposit can be collected?

7. I found a cheaper apartment today so I'm moving tomorrow. Is this O.K?

8. What would you do if you felt you had been discriminated against in finding an apartment?

ANSWERS ON LEASES

1. A lease is a contract or written agreement between landlord and tenant.
2. The term of the lease means the date it is effective - how long it lasts - from what date until what date.
3. The dates when the lease is in effect.
   The amount of the rent.
   The names of tenant and landlord.
   Information about the security deposit.
4. A security deposit is a sum of money the tenant pays to guarantee that he will keep the apartment in good condition. It is returned, provided the apartment is kept in good condition.
5. lessor
6. lessee
7. The landlord is guaranteed his rent.
   The tenant is guaranteed a place to live.
   The responsibilities of each one are spelled out.
8. d and g are not in the basic lease.

HOUSING AND THE LAW: ANSWERS

1. No - you cannot be evicted for complaining about conditions.
2. No - evictions must come through court order, not lock-out.
3. Yes - if you petition a court to permit such an arrangement.
4. Yes - the landlord cannot sell your property to collect rent that is owed.
5. No - there can be no arbitrary (for no reason) refusal to renew a lease.
6. 1-1/2 month's rent.
7. It's proper to give advance notice to the landlord. One day is not much notice
8. Report any act of discrimination to the nearest office of the New Jersey Division on Civil Rights.